

Over his 33 years of service, Chris has achieved numerous accomplishments, all of which have greatly improved the Westchester area. In 1971, Mr. Becker received the Ardsley Fire Department Fire Fighter of the Year Award for his unwavering dedication in responding to nearly every alarm within his village. Also, he served as the Department's first Secretary for five years.

Though Mr. Becker's firefighting days were caused to come to a close in 1975 due to an illness, his volunteer activities continued on. As Ardsley Fire Department's Delegate to the Firemen's Association in the State of New York and the Westchester County Volunteer Firemen's Association, Chris's services persevered. One of his greatest accomplishments occurred in 1970 when he founded "The Westchester Volunteer," a bimonthly newsletter which supplies relevant news to firefighters throughout the county.

Mr. Becker also sits on both the Public Relations Committee and the Legislative Committee for the Firemen's Association in the state of New York, where he championed notable legislation such as the Cigarette Fire Safety Act and the Requiring of Adoption of the Fire and Building Codes. For all of the good he has brought to their community, the people of Westchester County will forever be indebted to this selfless volunteer.

I am certain that all of my colleagues in the House of Representatives will join me in extending a sincere offer of congratulations, as well as gratitude, to Mr. Christian Jos. Becker. It is a pleasure to recognize such a dedicated man who has used his life to benefit those around him.

#### BACK COUNTRY LANDING STRIP ACCESS ACT

**HON. C.L. "BUTCH" OTTER**

OF IDAHO

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, April 3, 2001*

Mr. OTTER. Mr. Speaker, today I introduced the "Back Country Landing Strip Access Act." This bill, which was introduced in the last Congress by Chairman Hansen of the Resources Committee, will prohibit the federal government from closing airstrips on public lands without the consent of the state aviation authority. I am grateful to Chairman Hansen for letting me re-introduce this bill this year, and would like to thank him and the 23 other original co-sponsors of this bi-partisan bill. I would also like to thank my fellow Idahoan, Senator CRAPO, for introducing this legislation in the other body.

Last year, Idaho and the other western states were threatened by some of the largest firestorms in the history of this country, in which more than 7 million acres of forest lands burned. People around the nation watched transfixed as brave firefighters battled on the ground and in the sky to protect lives and property. Most of those watching may not have been aware that the firefighters on the ground in these wilderness areas were supplied from airstrips on public land. Or that the aerial firefighting efforts depended on back country airstrips as safe havens in the case of emergency. Had back country landing strips not existed, firefighting efforts would have been crippled.

Incredibly, for eight years before the fires the federal government had sought to remove these airstrips. Amazingly, the Departments of Agriculture and Interior had removed numerous airstrips on public lands without even consulting with pilots, land users or state aviation authorities. This heavy handed land management by unelected federal bureaucrats has placed innumerable lives in danger. Imagine if you were a pilot and attempted a dead-stick landing onto an airstrip on your chart, only to find a grove of trees planted in your path. Or, if you evacuated a camper with a medical emergency, and the runway you need had been destroyed by government inaction, the results would be devastating. The Back Country Landing Strip Access Act is a common sense measure that will prevent the closure of landing strips, and will require public notice and state approval for any such proposal.

When this bill was introduced in the last Congress, many federal officials complained that it would place an unreasonable burden upon land management agencies. But how is it unreasonable for the federal government to seek the permission of a state before closing a field that a local community depends upon? Why is it unreasonable for rural communities to fly in the supplies and equipment they need to survive in winter?

Mr. Speaker, I know this bill will work if enacted because we in Idaho have been working with this system for years. When Congress established the Frank Church River of No Return Wilderness Area in 1980, a provision was added that prohibited the federal government from closing any airstrip in the wilderness without the express written concurrence of the State of Idaho. This provision has not ruined the wilderness area. To the contrary, it has allowed the elderly, the handicapped and children to enjoy wilderness areas they would otherwise be unable to reach. It has preserved the ability of outfitters to bring sportsmen to the heart of the wilderness with a minimum of disruption. In short, it is a model for what we seek to accomplish in this bill.

This bill is a common sense measure to restore cooperation between federal and state governments. It does not force the reopening of closed airfields. It does not require the federal government to spend extra money to maintain back country strips. In fact, this bill authorizes the Departments of Agriculture and Interior to enter into cooperative agreements with local groups to maintain back country strips.

America's public lands should not be allowed to become "no-fly zones." I urge my colleagues to join me in supporting this vital legislation, and I am pleased to introduce it today.

#### HONORING CARLY FITZSIMONS BAKER

**HON. LOIS CAPPS**

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, April 3, 2001*

Mrs. CAPPS. Mr. Speaker, recently I published a speech in the CONGRESSIONAL RECORD celebrating the centennial of California Polytechnic State University in San Luis Obispo. Today I rise to recognize an extraordinary leader of the Cal Poly community, Carly Fitzsimons Baker.

A graduate of St. Mary's College, Notre Dame, Indiana in 1961 and Cal Poly in 1985, Carly Baker has made countless contributions to the university and to the community of San Luis Obispo County for the past 22 years. While raising 4 children, Mrs. Baker has served as an unsung, yet remarkable partner to her husband, Warren, President of Cal Poly since 1979.

During the past decades of exceptional growth and achievement of the university, Carly Baker has played a central role in the university's efforts to strengthen external relations. Carly's grace, good humor and attention to detail have been evident in every event for visiting dignitaries, university board members, community leaders, donors and the President's Cabinet. The welcoming environment she has created has nourished an expanding circle of university friendships, critical to Cal Poly's future.

Carly Baker has made an enormous difference in our community's quality of life. She has distinguished herself with her contributions to the League of Women's Voters, the Juvenile Justice & Delinquency Prevention Commission, the Women's Shelter, Children's Protective Services, the Children's Center Task Force, the Atascadero State Hospital Advisory Board, the Organization of State Hospital Advisory Boards, and the Performing Arts Center.

Mr. Speaker, Carly Baker has admirers more numerous than she could ever imagine. Today, I speak for all of them to proudly recognize someone whose accomplishments and charm has affected so many in such a positive way. Cal Poly's centennial slogan is "A Century of Achievement, A Tradition for the Future." Let the record show that Carly has played such a significant role in Cal Poly's remarkable achievements and will remain as one of the university's crown jewels well into the future.

Mr. Speaker, I hope my colleagues will join me in congratulating Carly Baker on more than two decades of notable achievements.

#### TRIBUTE TO PETTY OFFICER 2ND CLASS SCOTT CHISM & SEAMAN CHRIS FERREBY

**HON. JACK QUINN**

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, April 3, 2001*

Mr. QUINN. Mr. Speaker, I am very saddened to rise today in memory of Petty Officer 2nd Class Scott Chism and Seaman Chris Ferreby.

As seamen assigned to the Coast Guard Station of Niagara, these two young men tragically lost their lives serving their community and their nation. This tragedy happened on a routine patrol voyage in which Scott Chism and Chris Ferreby, along with fellow crewmembers Michael Moss and William Simpson, were tossed into the frigid waters of Lake Ontario when their boat was overtaken by a large wave.

Scott Chism had served three years and seven months in the Coast Guard. With the upcoming completion of his enlistment, he and his wife had planned to return to California. He leaves behind his wife, Lissa, a daughter, Kelsey, and a son, Caleb.

Chris Ferreby was raised outside of Rochester, in Fairport. He is survived by a wife, Amy and a newborn child, Tyler. Amy recalls her husband as being able to "always make you laugh" and willing to "do anything for his friends."

Our thoughts and prayers are with the families of these two men. Their heroism, bravery and selfless dedication to our country will not be forgotten.

COMMENDING THE ACADEMIC  
ACHIEVEMENTS OF STUDENTS  
FROM WILLISTON NORTH-  
AMPTON SCHOOL IN  
EASTHAMPTON, MA

### HON. JOHN W. OLVER

OF MASSACHUSETTS

IN THE HOUSE OF REPRESENTATIVES

Tuesday, April 3, 2001

Mr. OLVER. Mr. Speaker, I rise to congratulate the students of Williston Northampton School in Easthampton, MA for their excellence in academic competition. Under the tutelage of Mr. Peter Gun, these young people have shown an acute knowledge of the Constitution and its Amendments, in particular the Bill of Rights.

On April 21–23, 2001 more than 1200 students from across the country will be in Washington, DC to demonstrate their expertise in American government and represent their home states as part of the "We the People . . . The Citizen and the Constitution" program, sponsored in part by the U.S. Department of Education. I am pleased to announce the class from Williston Northampton School will participate on behalf of the Commonwealth of Massachusetts.

Mr. Gun's students have taken a strong interest in the principles that govern our nation. Through their studies, they have become aware of the founders' efforts to fashion an enduring republic. Through their accomplishments, they have shown a keen understanding of the political process, its participants and the laws that will ensure America's continued vitality.

It is an honor to recognize such a meritorious group.

### SHED LIGHT ON HIDDEN FEES

### HON. LUIS V. GUTIERREZ

OF ILLINOIS

IN THE HOUSE OF REPRESENTATIVES

Tuesday, April 3, 2001

Mr. GUTIERREZ. Mr. Speaker, on March 29 I introduced the "Wire Transfer Fairness and Disclosure Act of 2001," a bill to require additional disclosures relating to exchange rates in transfers involving international transactions. Sixty-two representatives currently support this important legislation.

Immigrants throughout the United States work hard, save money and send billions of dollars to relatives living in foreign countries. The money sent home helps finance basic needs ranging from food and medicine to education to new homes. Unfortunately, customers wiring money to Mexico are often losing millions of dollars to undisclosed "currency conversion fees" charged by giant firms such as Western Union and MoneyGram.

Wire Transfer companies aggressively target audiences in immigrant communities with ads promising low rates for international transfers. However, such promises are grossly misleading particularly for those with ties to Mexico or other Latin American countries, since companies do not always clearly disclose extra fees charged for converting dollars into Mexican pesos. While large wire service companies typically obtain pesos at bulk bargain rates, they charge a significant currency conversion fee to their U.S. customers. The exchange rate charged to customers sending U.S. dollars to Mexico routinely varies from the benchmark rates by as much as 15 percent. The profits from these hidden currency conversion fees are staggering, allowing companies to reap millions of dollars more than they make from service fees.

To address these problems, this Act requires full disclosure of all fees involved in all money-wiring transactions. More specifically, the bill requires that any financial institution or money transmitting business which initiates an international money transfer on behalf of a consumer (whether or not the consumer maintains an account at such institution or business) shall provide the following disclosures:

The exchange rate used by the financial institution or money transmitting business in connection with such transaction.

The exchange rate prevailing at a major financial center of the foreign country whose currency is involved in the transaction, as of the close of business on the business day immediately preceding the date of the transaction (or the official exchange rate, if any, of the government or central bank of such foreign country).

All commissions and fees charged by the financial institution or money transmitting business in connection with such transaction.

The exact amount of foreign currency to be received by the recipient in the foreign country, which shall be disclosed to the consumer before the transaction is consummated and printed on the receipt given to the consumer.

Mr. Speaker, I submit the full text of this pro-consumer legislation for the record and I urge my colleagues to support this important legislation.

H.R. 1306

*Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled,*

#### SECTION 1. SHORT TITLE.

This Act may be cited as the "Wire Transfer Fairness and Disclosure Act of 2001".

#### SEC. 2. DISCLOSURE OF EXCHANGE RATES IN CONNECTION WITH INTERNATIONAL MONEY TRANSFERS.

(a) IN GENERAL.—The Electronic Fund Transfer Act (15 U.S.C. 1693 et seq.) is amended—

(1) by redesignating sections 918, 919, 920, and 921 as sections 919, 920, 921, and 922, respectively; and

(2) by inserting after section 917 the following new section:

#### "SEC. 918. DISCLOSURE OF EXCHANGE RATES IN CONNECTION WITH INTERNATIONAL MONEY TRANSFERS.

"(a) DEFINITIONS.—

"(1) INTERNATIONAL MONEY TRANSFER.—The term 'international money transfer' means any money transmitting service involving an international transaction which is provided by a financial institution or a money transmitting business.

"(2) MONEY TRANSMITTING SERVICE.—The term 'money transmitting service' has the

meaning given to such term in section 5330(d)(2) of title 31, United States Code.

"(3) MONEY TRANSMITTING BUSINESS.—The term 'money transmitting business' means any business which—

(A) provides check cashing, currency exchange, or money transmitting or remittance services, or issues or redeems money orders, travelers' checks, and other similar instruments; and

(B) is not a depository institution (as defined in section 5313(g) of title 31, United States Code).

"(b) EXCHANGE RATE AND FEES DISCLOSURES REQUIRED.—

"(1) IN GENERAL.—Any financial institution or money transmitting business which initiates an international money transfer on behalf of a consumer (whether or not the consumer maintains an account at such institution or business) shall; provide the following disclosures in the manner required under this section:

"(A) The exchange rate used by the financial institution or money transmitting business in connection with such transaction.

"(B) The exchange rate prevailing at a major financial center of the foreign country whose currency is involved in the transaction, as of the close of business on the business day immediately preceding the date of the transaction (or the official exchange rate, if any, of the government or central bank of such foreign country).

"(C) All commissions and fees charged by the financial institution or money transmitting business in connection with such transaction.

"(D) The exact amount of foreign currency to be received by the recipient in the foreign country, which shall be disclosed to the consumer before the transaction is consummated and printed on the receipt referred to in paragraph (3).

"(2) PROMINENT DISCLOSURE INSIDE AND OUTSIDE THE PLACE OF BUSINESS WHERE AN INTERNATIONAL MONEY TRANSFER IS INITIATED.—The information required to be disclosed under subparagraphs (A), (B) and (C) of paragraph (1) shall be prominently displayed on the premises of the financial institution or money transmitting business both at the interior location to which the public is admitted for purposes of initiating an international money transfer and on the exterior of any such premises.

"(3) PROMINENT DISCLOSURE IN ALL RECEIPTS AND FORMS USED IN THE PLACE OF BUSINESS WHERE AN INTERNATIONAL MONEY TRANSFER IS INITIATED.—The information required to be disclosed under paragraph (1) shall be prominently displayed on all forms and receipts used by the financial institution or money transmitting business when initiating an international money transfer in such premises.

"(c) ADVERTISEMENTS IN PRINT, BROADCAST, AND ELECTRONIC MEDIA AND OUTDOOR ADVERTISING.—The information required to be disclosed under subparagraphs (A) and (C) of subsection (b)(1) shall be included—

"(1) in any advertisement, announcements, or solicitation which is mailed by the financial institution or money transmitting business and pertains to international money transfer; or

"(2) in any print, broadcast, or electronic medium or outdoor advertising display not on the premises of the financial institution or money transmitting business and pertaining to international money transfer.

"(d) DISCLOSURES IN LANGUAGES OTHER THAN ENGLISH.—The disclosures required under this section shall be in English and in the same language as that principally used by the financial institution or money transmitting business, or any of its agents, to advertise, solicit, or negotiate, either orally or